

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CAMEL, DORRICE

§ Case No. 17-24437

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$195,185.34

(without deducting any secured claims)

Assets Exempt: \$78,030.34

Total Distributions to Claimants: \$2,954.36

Claims Discharged

Without Payment: \$28,502.94

Total Expenses of Administration: \$1,045.64

3) Total gross receipts of \$4,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$4,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$130,731.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,045.64	\$1,045.64	\$1,045.64
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$31,558.00	\$14,926.30	\$14,926.30	\$2,954.36
TOTAL DISBURSEMENTS	\$162,289.00	\$15,971.94	\$15,971.94	\$4,000.00

4) This case was originally filed under chapter 7 on 08/15/2017. The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/03/2018

By: /s/ Richard M. Fogel
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
AUTOMOBILES AND OTHER VEHICLES	1129-000	\$4,000.00
TOTAL GROSS RECEIPTS		\$4,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	One Reverse Mortgage	4110-000	\$130,000.00	NA	NA	NA
N/F	State Farm Bank	4110-000	\$731.00	NA	NA	NA
	TOTAL SECURED		\$130,731.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Richard M. Fogel	2100-000	NA	\$1,000.00	\$1,000.00	\$1,000.00
Trustee, Expenses - Richard M. Fogel	2200-000	NA	\$5.64	\$5.64	\$5.64
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$40.00	\$40.00	\$40.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,045.64	\$1,045.64	\$1,045.64

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-000	\$3,349.00	\$3,250.70	\$3,250.70	\$643.41
2	Capital One Bank (USA), N.A.	7100-000	\$1,669.00	\$1,669.80	\$1,669.80	\$330.50
3	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$5,489.00	\$5,475.46	\$5,475.46	\$1,083.76
4	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (CITGO)	7100-000	\$164.00	\$164.25	\$164.25	\$32.51
5	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (BP)	7100-000	\$2,035.00	\$2,044.46	\$2,044.46	\$404.66
6	Synchrony Bank c/o PRA Receivables Management, LLC	7100-000	\$2,321.00	\$2,321.63	\$2,321.63	\$459.52
N/F	Bk Of Amer	7100-000	\$2,356.00	NA	NA	NA
N/F	Chase Card	7100-000	\$195.00	NA	NA	NA
N/F	Chase Card	7100-000	\$8,417.00	NA	NA	NA
N/F	Citibank/The Home Depot	7100-000	\$5,563.00	NA	NA	NA
N/F	Illinois Department of Revenue	7100-000	\$0.00	NA	NA	NA
N/F	Illinois Dept of Employment Securit	7100-000	\$0.00	NA	NA	NA
N/F	Internal Revenue Service	7100-000	\$0.00	NA	NA	NA

TOTAL GENERAL UNSECURED CLAIMS	\$31,558.00	\$14,926.30	\$14,926.30	\$2,954.36
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Form 1**Individual Estate Property Record and Report**

Exhibit 8

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Asset Cases**Case No.:** 17-24437**Trustee Name:** (330720) Richard M. Fogel**Case Name:** CAMEL, DORRICE**Date Filed (f) or Converted (c):** 08/15/2017 (f)**§ 341(a) Meeting Date:** 09/19/2017**For Period Ending:** 05/03/2018**Claims Bar Date:** 12/26/2017

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	REAL PROPERTY 9324 S. May, Chicago, IL Property value: \$137,104.00- NO EQUITY	137,104.00	0.00		0.00	FA
2	AUTOMOBILES AND OTHER VEHICLES 2011 Lincoln MKS- Estimated property value: \$11,000.00- Trustee authorized to sell estate's interest in vehicle to Debtor for \$4,000 per o/c 10-18-17	Unknown	5,324.00		4,000.00	FA
3	HOUSEHOLD GOODS AND FURNISHING Miscellaneous household goods- EXEMPT	1,000.00	0.00		0.00	FA
4	ELECTRONICS Miscellaneous items- EXEMPT	300.00	0.00		0.00	FA
5	WEARING APPAREL Used clothing- EXEMPT	100.00	0.00		0.00	FA
6	FURS AND JEWELRY Miscellaneous costume jewelry- EXEMPT	100.00	0.00		0.00	FA
7	CASH ON HAND EXEMPT	20.00	0.00		0.00	FA
8	BANK ACCOUNTS Checking account: Chase- EXEMPT	331.00	0.00		0.00	FA
9	BANK ACCOUNTS Savings account- insurance proceeds: EXEMPT	6,100.00	0.00		0.00	FA
10	PENSION PLANS AND PROFIT SHARING Retirement account- EXEMPT	50,000.00	0.00		0.00	FA
11	INTERESTS IN INSURANCE POLICIES Whole life policy- Zurich- EXEMPT	130.34	0.00		0.00	FA
11	Assets Totals (Excluding unknown values)	\$195,185.34	\$5,324.00		\$4,000.00	\$0.00

Major Activities Affecting Case Closing:**Initial Projected Date Of Final Report (TFR):** 03/31/2018**Current Projected Date Of Final Report (TFR):** 03/12/2018 (Actual)

Cash Receipts And Disbursements Record

Case No.: 17-24437 **Trustee Name:** Richard M. Fogel (330720)
Case Name: CAMEL, DORRICE **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **_***6198 **Account #:** *****2600 Checking
For Period Ending: 05/03/2018 **Blanket Bond (per case limit):** \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/18/17	{2}	Dorice Camel	Proceeds of sale for estate's interest in vehicle, per o/c 10-18-17	1129-000	4,000.00		4,000.00
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,990.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,980.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,970.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,960.00
04/12/18	101	Richard M. Fogel	Combined trustee compensation & expense dividend payments.			1,005.64	2,954.36
			Claims Distribution - Tue, 02-13-2018 \$1,000.00	2100-000			2,954.36
			Claims Distribution - Tue, 02-13-2018 \$5.64	2200-000			2,954.36
04/12/18	102	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 19.79% of \$3,250.70; Claim # 1; Filed: \$3,250.70	7100-000		643.41	2,310.95
04/12/18	103	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 19.79% of \$1,669.80; Claim # 2; Filed: \$1,669.80	7100-000		330.50	1,980.45
04/12/18	104	PYOD, LLC its successors and assigns as assigneeof Citibank, N.A. Resurgent Capital Services	Distribution payment - Dividend paid at 19.79% of \$5,475.46; Claim # 3; Filed: \$5,475.46	7100-000		1,083.76	896.69
04/12/18	105	Portfolio Recovery Associates, LLCSuccessor to SYNCHRONY BANK (CITGO)	Distribution payment - Dividend paid at 19.79% of \$164.25; Claim # 4; Filed: \$164.25	7100-000		32.51	864.18
04/12/18	106	Portfolio Recovery Associates, LLCSuccessor to SYNCHRONY BANK (BP)	Distribution payment - Dividend paid at 19.79% of \$2,044.46; Claim # 5; Filed: \$2,044.46	7100-000		404.66	459.52
04/12/18	107	Synchrony Bank/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 19.79% of \$2,321.63; Claim # 6; Filed: \$2,321.63	7100-000		459.52	0.00

COLUMN TOTALS	4,000.00	4,000.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	4,000.00	4,000.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,000.00	\$4,000.00	

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 17-24437
Case Name: CAMEL, DORRICE
Taxpayer ID #: **_***6198
For Period Ending: 05/03/2018

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****2600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****2600 Checking	\$4,000.00	\$4,000.00	\$0.00
	\$4,000.00	\$4,000.00	\$0.00